

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:

Christopher Reinhart Torsen
xxx-xx-3063

Michelle Dawn Torsen
xxx-xx-2620

Debtors and Movants

CASE NO: 3:17-bk-04581

CHAPTER 13

JUDGE MARIAN F. HARRISON

THE DEADLINE FOR FILING A TIMELY RESPONSE IS: APRIL 15, 2020

IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: APRIL 22, 2020, 8:30 a.m.,
Courtroom 1, Customs House, 701 Broadway, Nashville, TN. 37203

**NOTICE OF MOTION TO MODIFY PLAN TO TEMPORARILY SUSPEND CHAPTER 13 PLAN
PAYMENTS DUE TO IMPACT OF COVID-19 FOR A PERIOD OF 60 DAYS**

Debtors have asked the court for the following relief: to temporarily suspend chapter 13 plan payments due to impact of COVID-19 for a period of 60 days.

YOUR RIGHTS MAY BE AFFECTED. If you do not want the court to grant the attached motion by entering the attached order, or if you want the court to consider your views on the motion, then on or before the response date stated above, you or your attorney must:

1. File with the court your response or objection explaining your position. Please note: the Bankruptcy Court for the Middle District of Tennessee requires electronic filing. Any response or objection you wish to file must be submitted electronically. To file electronically, you or your attorney must go to the court website and follow the instructions at: <https://ecf.tnmb.uscourts.gov>.

If you need assistance with Electronic Filing you may call the Bankruptcy Court at (615) 736-5584. You may also visit the Bankruptcy Court in person at: 701 Broadway, 1st Floor, Nashville, TN (Monday - Friday, 8:00 A.M. - 4:00 P.M.).

2. Your response must state the deadline for filing responses, the date of the scheduled hearing and the motion to which you are responding.

If a response is filed before the deadline stated above, the hearing will be held at the time and place indicated above. **THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE.** You may check whether a timely response has been filed by viewing the case on the court's website at <https://ecf.tnmb.uscourts.gov>.

If you or your attorney does not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter the attached order granting that relief.

Date: March 24, 2020

/s/ Jon Daniel Long

Jon Daniel Long Reg. #31211

Attorney for Debtor

302 42nd Ave. No.

Nashville, TN 37209

615-386-0075

ecfmail@tennessee-bankruptcy.com

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MOTION TO MODIFY PLAN TO TEMPORARILY SUSPEND CHAPTER 13 PLAN

PAYMENTS DUE TO IMPACT OF COVID-19 FOR A PERIOD OF 60 DAYS

Comes Christopher Reinhart Tordsen and Michelle Dawn Tordsen, by and through counsel, and hereby moves this court for an order temporarily suspending chapter 13 plan payments for a period of 60 days.

In support of the motion, movants would show the following:

1. The Debtors' income has been impacted by the COVID-19 pandemic. Refer to the attached statement by the Debtor(s).
2. Despite Debtors' best efforts, funding of the plan will leave the Debtors without sufficient income to meet necessary living expenses.

Debtors proposes:

1. During the period of suspension, the Trustee refund to the Debtors any funds received.
2. After the period of suspension, plan payments remain at \$410.53 BI-WEEKLY.
3. The guaranteed minimum dividend to allowed unsecured claim remain at 0%.
4. After the period of suspension, the Debtors make all future payments in accordance with the confirmed Chapter 13 plan.

WHEREFORE, PREMISES CONSIDERED, Christopher Reinhart Tordsen and Michelle Dawn Tordsen pray for an order temporarily suspending chapter 13 plan payments for a period of 60 days.

Respectfully submitted,

/s/Jon Daniel Long

Jon Daniel Long Reg. #31211

Attorney for Debtor

302 42nd Ave. No.

Nashville, Tennessee 37209

(615) 386-0075 phone (615) 864-8419 fax

ecfmail@tennessee-bankruptcy.com

Draft

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**ORDER MODIFYING PLAN TO TEMPORARILY SUSPEND DEBTORS' CHAPTER
13 PLAN PAYMENTS FOR A PERIOD OF 60 DAYS**

Upon consideration of Debtors' Motion to Suspend Chapter 13 Plan Payments due to impact of COVID-19, it appears to the Court that notice of said motion pursuant to LBR 9013 has been given. It further appears to the Court no objections, responses or otherwise have been filed within the twenty-one (21) day response period. It is therefore:

ORDERED, that the Debtors' Chapter 13 plan payments be suspended for a period of 60 days beginning upon entry of this order. It is further

ORDERED, that the Chapter 13 Trustee shall refund any funds received to the Debtors during the period of suspension. It is further

ORDERED, that it is the obligation of the Debtors to make all future payments after the expiration of this temporary suspension in accordance with the confirmed Chapter 13 plan. It is further

ORDERED that the guaranteed minimum dividend payable to the general unsecured creditors and the treatment of all secured creditors shall not be modified. It is further

ORDERED that plan payments after the period of suspension remain at \$410.53 per month. It is further

ORDERED that no other terms of the confirmation order are modified.

IT IS SO ORDERED.

This Order Was Signed and Entered Electronically as Indicated at the Top of the First Page.

Approved for Entry:

/s/Jon Daniel Long
Jon Daniel Long Reg. #31211
Attorney for Debtor
302 42nd Ave. No.
Nashville, Tennessee 37209
(615) 386-0075
(615) 864-8419 fax
ecfmail@tennessee-bankruptcy.com

Exhibit A

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

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STATEMENT OF DEBTOR

Debtor, Christopher Reinhart Torsen, states the following is true to the best of my knowledge, information, and belief:

1. I am currently employed at SPSI, in Maple Grove, MN, as a Service Manager.
1. Due to the impacts of Covid-19, my income has been reduced by 50% beginning this week.

/s/ Christopher Reinhart Torsen
Christopher Reinhart Torsen
Debtor